

**Information to identify the case:**

Debtor 1	<b>Matthew C Allison</b>	Social Security number or ITIN	<b>xxx-xx-4866</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Jill K. Allison</b>	Social Security number or ITIN	<b>xxx-xx-8468</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>11-26720-GLT</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Matthew C Allison

Jill K. Allison

4/20/17

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Matthew C Allison  
Jill K. Allison  
DebtorsCase No. 11-26720-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: amaz  
Form ID: 3180WPage 1 of 3  
Total Noticed: 58

Date Rcvd: Apr 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2017.

db/jdb  
aty +Matthew C Allison, Jill K. Allison, 113 Lilac Drive, New Castle, PA 16105-1736  
+Francis E Corbett, Calaiaro & Corbett, P.C., 310 Grant Street, Suite 1105,  
Pittsburgh, PA 15219-2230  
aty +Robbleto Law, PLLC, Three Gateway Center, 401 Liberty Avenue, Suite 1306,  
Pittsburgh, PA 15222-1004  
cr CITIMORTGAGE, INC., P.O. Box 6030, Sioux Falls, SD 57117-6030  
cr +Ditech Financial LLC, 14841 Dallas Parkway Suite 300, Dallas, Tx 75254-7883  
cr +First Tennessee Bank National Association, P.O. Box 201347, Arlington, TX 76006-1347  
intp +Sharon Cwynar, 744 Melody Lane, New Castle, PA 16101-6126  
intp +Walter Cwynar, 744 Melody Lane, New Castle, PA 16101-6126  
13244799 +AES, 1200 N. 7th Street, Harrisburg PA 17102-1419  
13224127 +AES/PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147  
13359537 CITIMORTGAGE, INC., Et al, CITIMORTGAGE, INC., PO BOX 6030, SIOUX FALLS, SD 57117-6030  
13244805 +Castle Management LLC, 1021 Decorath Lane, New Caslte PA 16101-3112  
13273246 ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
13256707 First National Bank of Pennsylvania, c/o Jillian L. Nolan, Grenen & Birsic, P.C.,  
One Gateway Center, Ninth Floor, Pittsburgh, PA 15222  
13244810 +First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401  
13278568 +First Tennessee Bank, P.O. Box 1469, Knoxville, TN 37901-1469  
13244811 +First Tennessee Bank, Credit Inquiry Dept, Knoxville TN 37995-0001  
14066462 Green Tree Servicing LLC, PO Box 44265, Jacksonville, FL 32231-4265  
13244814 J. Potter Inc, PO Box 70058, New Castle PA 16107  
13244817 +USA Baby, PO Box 965036, Orlando FL 32896-5036  
13244819 +Walter Cwynar and Sharron Cwynar, 744 Melody Lane, New Castle, PA 16101-6126

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 21 2017 01:11:03 Pennsylvania Dept. of Revenue,  
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946

cr +EDI: OPHSUBSID.COM Apr 21 2017 00:53:00 Candica LLC, c/o Weinstein & Riley, PS,  
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
cr +E-mail/Text: bankruptcy.bnc@ditech.com Apr 21 2017 01:10:48 Ditech Financial, LLC,  
PO Box 6154, Rapid City, SD 57709-6154  
cr +EDI: AISACG.COM Apr 21 2017 00:53:00 First Tennessee Bank NA, Department,  
c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347  
cr +EDI: IRS.COM Apr 21 2017 00:53:00 Internal Revenue Service, Office of Chief Counsel,  
1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027  
cr E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 21 2017 01:11:04 PA Dept of Revenue,  
Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946  
cr EDI: RECOVERYCORP.COM Apr 21 2017 00:53:00 Recovery Management Systems Corporation,  
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
13265552 +EDI: GMACFS.COM Apr 21 2017 00:53:00 Ally Financial Inc. f/k/a GMAC Inc., P O Box 130424,  
Roseville, MN 55113-0004  
13222648 EDI: BANKAMER2.COM Apr 21 2017 00:53:00 FIA CARD SERVICES, N.A., PO Box 15102,  
Wilmington, DE 19886-5102  
13244800 EDI: BANKAMER.COM Apr 21 2017 00:53:00 Bank of America, PO Box 15019,  
Wilmington, DE 19886-5019  
13244801 +EDI: HFC.COM Apr 21 2017 00:53:00 Best Buy/HSBC, Retail Services, PO Box 17298,  
Baltimore, MD 21297-1298  
13244802 +EDI: STFC.COM Apr 21 2017 00:53:00 CACH LLC, 4340 S. Monaco Street unit 2,  
Denver CO 80237-3485  
13298149 +EDI: OPHSUBSID.COM Apr 21 2017 00:53:00 Candica, LLC, c/o Weinstein & Riley, P.S.,  
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
13244803 +EDI: CAPITALONE.COM Apr 21 2017 00:53:00 Capital One, PO box 30281,  
Salt Lake City, UT 84130-0281  
13264467 EDI: CAPITALONE.COM Apr 21 2017 00:53:00 Capital One Bank (USA), N.A. by American InfoSourc,  
PO Box 71083, Charlotte, NC 28272-1083  
13244804 +EDI: RMSC.COM Apr 21 2017 00:53:00 CareCredit, PO Box 960061, Orlando FL 32896-0061  
13244806 EDI: CHASE.COM Apr 21 2017 00:53:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
13249570 EDI: CHASE.COM Apr 21 2017 00:53:00 Chase Bank USA, N.A., PO Box 15145,  
Wilmington, DE 19850-5145  
13244807 +EDI: CIAC.COM Apr 21 2017 00:53:00 CitiMortgage Inc, PO Box 183040,  
Columbus OH 43218-3040  
13241484 +EDI: CITICORP.COM Apr 21 2017 00:53:00 Citibank, N.A., 701 East 60th Street North,  
Sioux Falls, SD 57104-0493  
13244808 +EDI: RMSC.COM Apr 21 2017 00:53:00 Dick's Sporting Goods/GEMB, PO Box 960061,  
Orlando, FL 32896-0061  
13244809 +EDI: RMSC.COM Apr 21 2017 00:53:00 Dillard's/GEMB, PO Box 960012,  
Orlando FL 32896-0012  
14365937 E-mail/Text: bankruptcy.bnc@ditech.com Apr 21 2017 01:10:48  
Ditech Financial LLC fka Green Tree, Servicing LLC, P.O. Box 6154,  
Rapid City, South Dakota 57709-6154

District/off: 0315-2

User: amaz  
Form ID: 3180W

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Total Noticed: 58

Date Rcvd: Apr 20, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13306689 EDI: RMSC.COM Apr 21 2017 00:53:00 GE Capital Retail Bank, Attn: Bankruptcy Department,  
PO Box 960061, Orlando FL 32896-0661  
13244812 +EDI: RMSC.COM Apr 21 2017 00:53:00 GE Money, PO Box 965024, Orlando FL 32896-5024  
13428865 EDI: AIS.COM Apr 21 2017 00:53:00 InSolve Recovery, LLC by American InfoSource LP,  
PO Box 269093, Oklahoma City, OK 73126-9093  
13278832 EDI: PRA.COM Apr 21 2017 00:53:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
13343453 EDI: PRA.COM Apr 21 2017 00:53:00 Portfolio Recovery Associates, LLC, POB 41067,  
NORFOLK, VA 23541  
13248156 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 21 2017 01:11:03  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, PA 17128-0946  
13288738 EDI: Q3G.COM Apr 21 2017 00:53:00 Quantum3 Group LLC as agent for,  
World Financial Network National Bank, PO Box 788, Kirkland, WA 98083-0788  
13234744 EDI: Q3G.COM Apr 21 2017 00:53:00 Quantum3 Group LLC as agent for, Capi Partners LLC,  
PO Box 788, Kirkland, WA 98083-0788  
13227630 EDI: RECOVERYCORP.COM Apr 21 2017 00:53:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
13244815 +EDI: NAVIENTFKASMSERV.COM Apr 21 2017 00:53:00 Sallie Mae Servicing, PO Box 9532,  
Willkes-Barre PA 18773-9532  
13264003 +EDI: NAVIENTFKASMSERV.COM Apr 21 2017 00:53:00 Sallie Mae Trust, c/o Sallie Mae Inc.,  
220 Lasley Ave, Wilkes-Barre, PA 18706-1496  
13244816 EDI: TFSR.COM Apr 21 2017 00:53:00 Toyota Financial Services, PO Box 9490,  
Cedar Rapids, IA 52409-9490  
13261962 EDI: TFSR.COM Apr 21 2017 00:53:00 Toyota Motor Credit Corporation, PO BOX 8026,  
Cedar Rapids, IA. 52408-8026  
13244818 +EDI: WFNNB.COM Apr 21 2017 00:53:00 Value City Furniture, PO Box 659704,  
San Antonio TX 78265-9704

TOTAL: 37

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Ditech Financial LLC  
cr\* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147  
cr\* +Ditech Financial LLC, PO BOX 6154, RAPID CITY, SD 57709-6154  
cr\* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
cr\* First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401  
cr\* GREEN TREE SERVICING LLC, PO Box 44265, Jacksonville, FL 32231-4265  
cr\* InSolve Recovery, LLC by American InfoSource LP, PO Box 269093,  
Oklahoma City, OK 73126-9093  
cr\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC., POB 41067,  
Norfolk, VA 23541)  
13303241\* +AES/PHEAA, PO Box 8147, Harrisburg PA 17105-8147  
13302335\* +Candica, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,  
Seattle, WA 98121-3132  
13362106\* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
13244813\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
13280487\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 12914,  
Norfolk VA 23541)

TOTALS: 1, \* 12, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 22, 2017

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: amaz  
Form ID: 3180W

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Total Noticed: 58

Date Rcvd: Apr 20, 2017

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 20, 2017 at the address(es) listed below:

Aurelius P. Robleto on behalf of Joint Debtor Jill K. Allison apr@robletolaw.com, rmk@robletolaw.com, lsr@robletolaw.com, apr@ecf.courtdrive.com  
Aurelius P. Robleto on behalf of Attorney Robleto Law, PLLC apr@robletolaw.com, rmk@robletolaw.com, lsr@robletolaw.com, apr@ecf.courtdrive.com  
Aurelius P. Robleto on behalf of Debtor Matthew C Allison apr@robletolaw.com, rmk@robletolaw.com, lsr@robletolaw.com, apr@ecf.courtdrive.com  
Christos A. Katsaounis on behalf of Creditor PA Dept of Revenue RA-occbankruptcy5@state.pa.us, RA-occbankruptcy6@state.pa.us  
David W. Raphael on behalf of Creditor First National Bank of Pennsylvania draphael@grenenbirsic.com, mcupec@grenenbirsic.com  
Edward J. Laubach, Jr. on behalf of Creditor Internal Revenue Service edward.j.laubach@irs.counsel.treas.gov, pitirs.bk.email@irs.counsel.treas.gov  
Francis E. Corbett on behalf of Interested Party Sharon Cwynar fcorbett@fcorbettlaw.com, fcorbett7@gmail.com  
Francis E. Corbett on behalf of Interested Party Walter Cwynar fcorbett@fcorbettlaw.com, fcorbett7@gmail.com  
James A. Prostko on behalf of Creditor Ditech Financial LLC pawb@fedphe.com, james.prostko@phelanhallinan.com  
James A. Prostko on behalf of Creditor CITIMORTGAGE, INC. pawb@fedphe.com, james.prostko@phelanhallinan.com  
James A. Prostko on behalf of Creditor Ditech Financial, LLC pawb@fedphe.com, james.prostko@phelanhallinan.com  
Jeffrey T. Grossman on behalf of Creditor First Tennessee Bank NA, Department JGrossman@grossmanfirm.com, JOTtinger@grossmanfirm.com; LMester@grossmanfirm.com; JSchwartz@grossmanfirm.com  
Jillian Nolan Snider on behalf of Creditor First National Bank of Pennsylvania jsnider@grenenbirsic.com  
Joseph A. Dessoye on behalf of Creditor Ditech Financial, LLC pawb@fedphe.com  
Joseph P. Schalk on behalf of Creditor GREEN TREE SERVICING LLC pawb@fedphe.com, joseph.schalk@phelanhallinan.com  
Kenneth D. Henderson on behalf of Creditor PA Dept of Revenue RA-occbankruptcy1@state.pa.us, RA-occbankruptcy6@state.pa.us  
Lisa DiCerbo on behalf of Creditor Internal Revenue Service lisa.dicerbo@irs.counsel.treas.gov, lisadicerbo@zoominternet.net; pitirs.bk.email@irs.counsel.treas.gov  
Mario J. Hanyon on behalf of Creditor CITIMORTGAGE, INC. pawb@fedphe.com  
Mario J. Hanyon on behalf of Creditor Ditech Financial, LLC pawb@fedphe.com  
Matthew John McClelland on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 22